## PATENT ATTORNEY DOCKET NO. 051364-5001-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Kirk WATKINS

Application No.: 09/497,142

Filed: February 3, 2000

For: A SYSTEM AND METHOD FOR USING A

PAYROLL DEDUCTION CARD AS A

PAYMENT INSTRUMENT

FEB 2 2 2001

Technology Contar 2100

Group Art Unit: 2768

Examiner: Unassigned

Commissioner for Patents Washington, D.C. 20231

Sir:

## SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicant brings to the attention of the Examiner the documents listed on the attached PTO-1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits. This listed documents were cited in a communication from the PCT in a counterpart foreign application. The Search Report was mailed December 21, 2000, which is less than three months ago.

Copies of the listed documents, as well as the PCT International Search Report are attached. Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration by making appropriate notations on the attached form.

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art". If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of such document.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

Except for issue fees payable under 37 C.F.R. §1.18, the Commissioner is hereby authorized by this paper to charge any additional fees during the entire pendency of this application including fees due under 37 C.F.R. §§1.16 and 1.17 which may be required, including any required extension of time fees, or credit any overpayment to Deposit Account No. 50-0310. This paragraph is intended to be a CONSTRUCTIVE PETITION FOR EXTENSION OF TIME in accordance with 37 C.F.R. §1.136(a)(3).

Respectfully submitted,

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Dated: February 21, 2001

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